Fig. 1

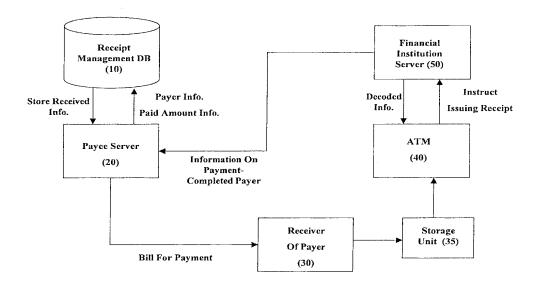


Fig. 2

Receipt Management DB (10)

Payer Management Part (11)

Payment Management Part (12)

Bill Management Part (13)

Payment Due Management Part (14)

Fig. 3

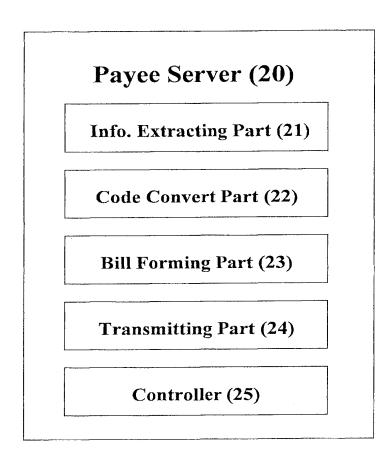


Fig. 4

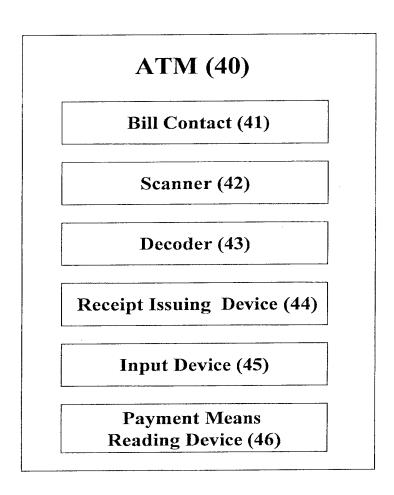


Fig. 5

Financial Institution Server (50)

User Authentication Part (51)

Payment Processor (52)

Account Transfer Part (53)

Info. Transmitting Part (54)

Fig. 6

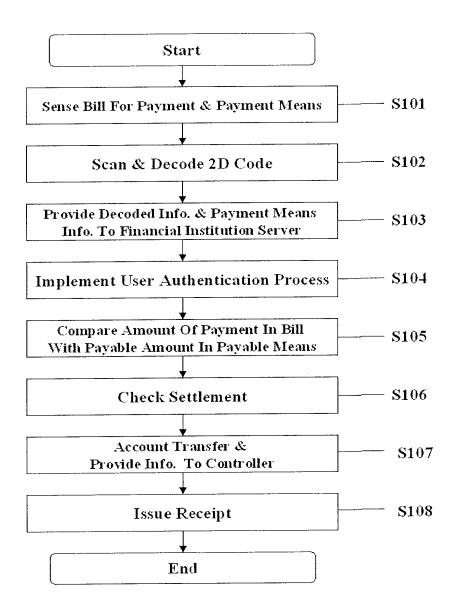


Fig. 7

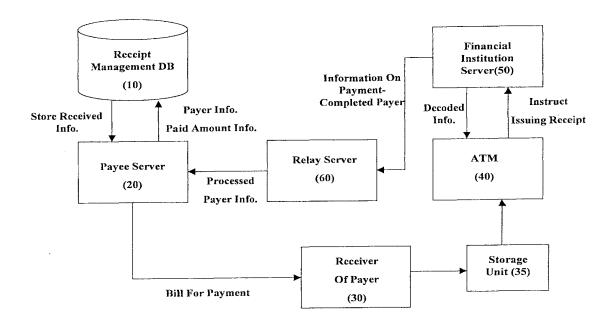


Fig. 8

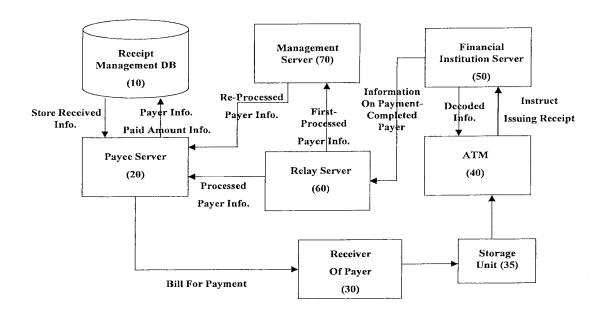


Fig. 9

